

EXHIBIT 1



**Service of Process
Transmittal**

12/13/2016

CT Log Number 530337429

TO: Talaya Kluttz
Synchrony Financial
332 Minnesota St Ste W600
Saint Paul, MN 55101-1535

RE: Process Served in California

FOR: Synchrony Bank (Domestic State: UT)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: Juan Ramon Rangel, Pltff. vs. Synchrony Bank, Dft.

DOCUMENT(S) SERVED: Claim and Order, Attachment(s)

COURT/AGENCY: Los Angeles County - Superior Court - San Jose, CA
Case # 16SC067389

NATURE OF ACTION: The Plaintiff claims the Defendant owes \$1,500.00

ON WHOM PROCESS WAS SERVED: C T Corporation System, Los Angeles, CA

DATE AND HOUR OF SERVICE: By Certified Mail on 12/13/2016 postmarked: "Not Post Marked"

JURISDICTION SERVED : California

APPEARANCE OR ANSWER DUE: 02/10/2017 at 08:30 a.m.

ATTORNEY(S) / SENDER(S): Juan Ramon Rangel
982 Mills Ct
San Jose, CA 95125
850-449-6046

ACTION ITEMS: SOP Papers with Transmittal, via UPS Next Day Air , 1Z0399EX0138418382
Image SOP
Email Notification, Talaya Kluttz talaya.l.kluttz@syf.com
Email Notification, Synchrony Financial Litigation
syf.litigation@synchronyfinancial.com

SIGNED: C T Corporation System
ADDRESS: 818 West Seventh Street
Los Angeles, CA 90017
TELEPHONE: 213-337-4615



Superior Court of California
County of Santa Clara

Downtown Superior Court
191 North First Street
San Jose, California 95113

RETURN SERVICE REQUESTED

CERTIFIED MAIL



7016 1370 0000 0264 2836

Case 5:17-cv-00177-LHK Document 1-1 Filed 01/12/17 Page 3 of 10

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12/09/2016

US POSTAGE

FIRST-CLASS MAIL

\$011.62⁵

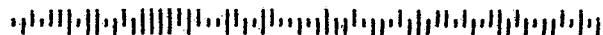


ZIP 95113
041M12250775

Synchrony Bank
Serve on: CT Corporation
818 W. 7th St. #930
Los Angeles, CA 95017

16SC067389 2/10

9001733476 C007



SERVICE COPY**SC-100****Plaintiff's Claim and ORDER
to Go to Small Claims Court**

Clerk stamps date here when form is filed.

Notice to the person being sued:

- You are the Defendant if your name is listed in (2) on page 2 of this form. The person suing you is the Plaintiff, listed in (1) on page 2.
- You and the Plaintiff must go to court on the trial date listed below. If you do not go to court, you may lose the case.
- If you lose, the court can order that your wages, money, or property be taken to pay this claim.
- Bring witnesses, receipts, and any evidence you need to prove your case.
- Read this form and all pages attached to understand the claim against you and to protect your rights.

Aviso al Demandado:

- Usted es el Demandado si su nombre figura en (2) de la página 2 de este formulario. La persona que lo demanda es el Demandante, la que figura en (1) de la página 2.
- Usted y el Demandante tienen que presentarse en la corte en la fecha del juicio indicada a continuación. Si no se presenta, puede perder el caso.
- Si pierde el caso la corte podría ordenar que le quiten de su sueldo, dinero u otros bienes para pagar este reclamo.
- Lleve testigos, recibos y cualquier otra prueba que necesite para probar su caso.
- Lea este formulario y todas las páginas adjuntas para entender la demanda en su contra y para proteger sus derechos.

(ENDORSED)
FILED
NOV 17 2016
DAVID H. YAMASAKI
Chief Executive Officer/Clerk
Superior Court of CA County of Santa Clara
BY David Pinheiro DEPUTY

Fill in court name and street address:

Superior Court of California, County of
SAN JOSE
191 NORTH FIRST ST
SAN JOSE, CA
95113

Court fills in case number when form is filed.

Case Number:

16SC067389

Case Name:

Order to Go to Court**The people in (1) and (2) must go to court:** (Clerk fills out section below.)**SERVICE COPY**

Trial Date	Date	Time	Department	Name and address of court if different from above
1.	2-10-17	8:30 AM	15	Superior Court Civil Division 191 N. First St. San Jose, CA 95113
2.				
3.				
Date: DEC 08 2016		Clerk, by David Pinheiro, Deputy		

Instructions for the person suing:

- You are the Plaintiff. The person you are suing is the Defendant.
- Before you fill out this form, read Form SC-100-INFO, *Information for the Plaintiff*, to know your rights. Get SC-100-INFO at any courthouse or county law library, or go to www.courts.ca.gov/smallclaims/forms.
- Fill out pages 2 and 3 of this form. Then make copies of **all** pages of this form. (Make one copy for each party named in this case and an extra copy for yourself.) Take or mail the original and these copies to the court clerk's office and pay the filing fee. The clerk will write the date of your trial in the box above.
- You must have someone at least 18—not you or anyone else listed in this case—give each Defendant a court-stamped copy of all five pages of this form and any pages this form tells you to attach. There are special rules for “serving,” or delivering, this form to public entities, associations, and some businesses. See Forms SC-104, SC-104B, and SC-104C.
- Go to court on your trial date listed above.** Bring witnesses, receipts, and any evidence you need to prove your case.



Plaintiff (list names):

Case Number:

16SC067389

JUAN RAMON RANGEL

① The Plaintiff (the person, business, or public entity that is suing) is:

Name: JUAN RAMON RANGEL Phone: 8504496046

Street address: 982 MILLIS CT SAN JOSE CA 95125

Street

City

State

Zip

Mailing address (if different):

Street

City

State

Zip

If more than one Plaintiff, list next Plaintiff here:

Name: Phone:

Street address:

Street

City

State

Zip

Mailing address (if different):

Street

City

State

Zip

☐ Check here if more than two Plaintiffs and attach Form SC-100A.☐ Check here if either Plaintiff listed above is doing business under a fictitious name. If so, attach Form SC-103.

② The Defendant (the person, business, or public entity being sued) is:

Name: SYNCHRONY BANK Phone:

Street address: 818 W 7TH ST #930 LOS ANGELES CA 90017

STREET CT CORPORATION

City

State

Zip

Mailing address (if different): 818 W. 7TH ST #930 LOS ANGELES CA 90017

Street

City

State

Zip

If more than one Defendant, list next Defendant here:

Name: Phone:

Street address:

Street

City

State

Zip

Mailing address (if different):

Street

City

State

Zip

☐ Check here if more than two Defendants and attach Form SC-100A.☐ Check here if any Defendant is on active military duty, and write his or her name here:

③ The Plaintiff claims the Defendant owes \$ 1500.00. (Explain below):

a. Why does the Defendant owe the Plaintiff money?

FALSE CREDIT REPORTING ON CABLE CREDIT ACCOUNT
601918326762 + REMOVAL OF SAME

When did this happen? (Date): 4/14

b. If no specific date, give the time period: Date started: Through:

c. How did you calculate the money owed to you? (Do not include court costs or fees for service.)

DAMAGES PER SECTION 618-623 PER FELP

☐ Check here if you need more space. Attach one sheet of paper or Form MC-031 and write "SC-100, Item 3" at the top.

Plaintiff (list names):

JUAN RAMON RANGEL

Case Number:

16SC067389

- ④ You must ask the Defendant (in person, in writing, or by phone) to pay you before you sue. Have you done this? ☒ Yes ☐ No

If no, explain why not:

- ⑤ Why are you filing your claim at this courthouse?

This courthouse covers the area (check the one that applies):

- a. ☒ (1) Where the Defendant lives or does business. (4) Where a contract (written or spoken) was made, signed, performed, or broken by the Defendant or where the Defendant lived or did business when the Defendant made the contract.
 (2) Where the Plaintiff's property was damaged.
 (3) Where the Plaintiff was injured.
- b. ☐ Where the buyer or lessee signed the contract, lives now, or lived when the contract was made, if this claim, is about an offer or contract for personal, family, or household goods, services, or loans. (Code Civ. Proc., § 395(b).)
- c. ☐ Where the buyer signed the contract, lives now, or lived when the contract was made, if this claim is about a retail installment contract (like a credit card). (Civ Code, § 1812.10.)
- d. ☐ Where the buyer signed the contract, lives now, or lived when the contract was made, or where the vehicle is permanently garaged, if this claim is about a vehicle finance sale. (Civ Code, § 2984.4.)
- e. ☐ Other (specify):

- ⑥ List the zip code of the place checked in ⑤ above (if you know): 95125

- ⑦ Is your claim about an attorney-client fee dispute? ☐ Yes ☒ No

If yes, and if you have had arbitration, fill out Form SC-101, attach it to this form, and check here: ☐

- ⑧ Are you suing a public entity? ☐ Yes ☒ No

If yes, you must file a written claim with the entity first. ☐ A claim was filed on (date):

If the public entity denies your claim or does not answer within the time allowed by law, you can file this form.

- ⑨ Have you filed more than 12 other small claims within the last 12 months in California?

☐ Yes ☒ No If yes, the filing fee for this case will be higher.

- ⑩ I understand that by filing a claim in small claims court, I have no right to appeal this claim.

- ⑪ I have not filed, and understand that I cannot file, more than two small claims cases for more than \$2,500 in California during this calendar year.

I declare, under penalty of perjury under California State law, that the information above and on any attachments to this form is true and correct.

Date: 11/2/16 JUAN RANGEL
Plaintiff types or prints name here▶ Juan Rangel
Plaintiff signs hereDate: _____
Second Plaintiff types or prints name here

Second Plaintiff signs here

**Requests for Accommodations**

Assistive listening systems, computer-assisted real-time captioning, or sign language interpreter services are available if you ask at least five days before the trial. Contact the clerk's office for Form MC-410, Request for Accommodations by Persons With Disabilities and Response. (Civ. Code, § 54.8.)

SC-100**Information for the Defendant (the person being sued)**

"Small claims court" is a special court where claims for \$5,000 or less are decided. A "natural person" (not a business or public entity) may generally claim up to \$10,000, including a sole proprietor. (See below for exceptions.*) The process is quick and cheap. The rules are simple and informal. You are the *Defendant*—the person being sued. The person who is suing you is the *Plaintiff*.

Do I need a lawyer?

You may talk to a lawyer before or after the case. But you *may not* have a lawyer represent you in court (unless this is an appeal from a small claims case).

How do I get ready for court?

You don't have to file any papers before your trial, unless you think this is the wrong court for your case. But bring to your trial any witnesses, receipts, and evidence that supports your case. And read "Be Prepared for Your Trial" at www.courts.ca.gov/smallclaims/prepare.

What if I need an accommodation?

If you have a disability or are hearing impaired, fill out Form MC-410, *Request for Accommodations*. Give the form to your court clerk or the ADA/Access Coordinator.

What if I don't speak English well?

Bring an adult who is not a witness to interpret for you, or ask the court clerk for an interpreter at least five days before your court date. A court-provided interpreter may not be available or there may be a fee for using a court interpreter unless you qualify for a fee waiver. You may ask the court for a list of interpreters and also the *Request to Waive Court Fees* (form FW-001).

Where can I get the court forms I need?

Go to any courthouse or your county law library, or print forms at www.courts.ca.gov/smallclaims/forms.

What happens at the trial?

The judge will listen to both sides. The judge may make a decision at your trial or mail the decision to you later.

What if I lose the case?

If you lose, you can appeal. You'll have to pay a fee. (Plaintiffs cannot appeal their own claims.)

- If you were at the trial, file Form SC-140, *Notice of Appeal*. You must file within 30 days after the judge's decision.
- If you were *not* at the trial, fill out and file Form SC-135, *Notice of Motion to Vacate Judgment and Declaration*, to ask the judge to cancel the judgment (decision). If the judge does not give you a new trial, you have 10 days to appeal the decision. File Form SC-140.

For more information on appeals, see www.courts.ca.gov/smallclaims/appeals.

Do I have options?

Yes. If you are being sued, you can:

- **Settle your case before the trial.** If you and the Plaintiff agree on how to settle the case, both of you must notify the court. Ask the Small Claims Advisor for help.
- **Prove this is the wrong court.** Send a letter to the court *before* your trial explaining why you think this is the wrong court. Ask the court to dismiss the claim. You must serve (give) a copy of your letter (by mail or in person) to all parties. (Your letter to the court must say you have done so.)
- **Go to the trial and try to win your case.** Bring witnesses, receipts, and any evidence you need to prove your case. To make sure the witnesses go to the trial, fill out Form SC-107, and the clerk will subpoena (order) them to go.
- **Sue the person who is suing you.** File Form SC-120, *Defendant's Claim*. There are strict filing deadlines you must follow.
- **Agree with the Plaintiff's claim and pay the money.** Or, if you can't pay the money now, go to your trial and say you want to make payments.
- **Let the case "default."** If you don't settle and do not go to the trial (default), the judge may give the Plaintiff what he or she is asking for plus court costs. If this happens, the Plaintiff can legally take your money, wages, and property to pay the judgment.

What if I need more time?

You can change the trial date if:

- You cannot go to court on the scheduled date (you will have to pay a fee to postpone the trial), *or*
- You did not get served (receive this order to go to court) at least 15 days before the trial (or 20 days if you live outside the county), *or*
- You need more time to get an interpreter. One postponement is allowed, and you will not have to pay a fee to delay the trial.

Ask the Small Claims Clerk about the rules and fees for postponing a trial. Or fill out Form SC-150 (or write a letter) and mail it to the court *and* to all other people listed on your court papers before the deadline. Enclose a check for your court fees, unless a fee waiver was granted.

**Need help?**

Your county's Small Claims Advisor can help for free.

Small-Claims Advisor

(408) 882-2100, (Options 2, 6)

Or go to www.courts.ca.gov/smallclaims/advisor.

* Exceptions: Different limits apply in an action against a defendant who is a guarantor. (See Code Civ. Proc. § 116.220(c).)

SC-100**Información para el demandado (la persona demandada)**

La "Corte de reclamos menores" es una corte especial donde se deciden casos por \$5,000 ó menos. Una "persona natural" (que no sea un negocio ni una entidad pública) puede reclamar hasta \$10,000. Una "persona natural" (que no sea un negocio ni una entidad pública), que incluye un dueño único, generalmente puede reclamar hasta \$10,000.

(Vea abajo para las excepciones.*) El proceso es rápido y barato. Las reglas son sencillas e informales. Usted es el Demandado—la persona que se está demandando. La persona que lo está demandando es el Demandante.

¿Necesito un abogado?

Puede hablar con un abogado antes o después del caso. Pero *no puede* tener a un abogado que lo represente ante la corte (a menos que se trate de una apelación de un caso de reclamos menores).

¿Cómo me preparo para ir a la corte?

No tiene que presentar ningunos papeles antes del juicio, a menos que piense que ésta es la corte equivocada para su caso. Pero lleve al juicio cualquier testigos, recibos y pruebas que apoyan su caso. Y lea "Esté preparado para su juicio" en www.courts.ca.gov/reclamosmenores/preparesse.

¿Qué hago si necesito una adaptación?

Si tiene una discapacidad o tiene impedimentos de audición, llene el formulario MC-410, *Request for Accommodations*. Entregue el formulario al secretario de la corte o al Coordinador de Acceso/ADA de su corte.

¿Qué pasa si no hablo inglés bien?

Traiga a un adulto que no sea testigo para que le sirva de intérprete. O pida al secretario de la corte que le asigne uno. Si quiere que la corte le asigne un intérprete, lo tiene que pedir como mínimo menos cinco días antes de la fecha en que tenga que ir a la corte. Es posible que no haya disponible un intérprete proporcionado por la corte o que tenga que pagar una cuota por emplear un intérprete de la corte, a menos que tenga una exención de cuotas. Puede pedir a la corte una lista de intérpretes y la Solicitud de exención de cuotas de la corte (formulario FW-001S).

¿Dónde puedo obtener los formularios de la corte que necesito? Vaya a cualquier edificio de la corte, la biblioteca legal de su condado, o imprima los formularios en www.courts.ca.gov/smallclaims/forms (página está en inglés).

¿Qué pasa en el juicio?

El juez escuchará a ambas partes. El juez puede tomar su decisión durante la audiencia o enviársela por correo después.

¿Qué pasa si pierdo el caso?

Si pierde, puede apelar. Tendrá que pagar una cuota. (El Demandante no puede apelar su propio reclamo.)

- Si estuvo presente en el juicio, llene el formulario SC-140, *Aviso de apelación*. Tiene que presentarlo dentro de 30 días después de la decisión del juez.
- Si *no* estuvo en el juicio, llene y presente el formulario SC-135, *Aviso de petición para anular el fallo y Declaración* para pedirle al juez que anule el fallo (decisión). Si la corte no le otorga un nuevo juicio, tiene 10 días para apelar la decisión. Presente el formulario SC-140.

Para obtener más información sobre las apelaciones, vea www.courts.ca.gov/reclamosmenores/apelaciones.

¿Tengo otras opciones? Sí. Si lo están demandando, puede:

- **Resolver su caso antes del juicio.** Si usted y el Demandante se ponen de acuerdo en resolver el caso, ambos tienen que notificar a la corte. Pídale al Asesor de Reclamos Menores que lo ayude.
- **Probar que es la corte equivocada.** Envíe una carta a la corte *antes* del juicio explicando por qué cree que es la corte equivocada. Pídale a la corte que despida el reclamo. Tiene que entregar (dar) una copia de su carta (por correo o en persona) a todas las partes. (Su carta a la corte tiene que decir que hizo la entrega.)
- **Ir al juicio y tratar de ganar el caso.** Lleve testigos, recibos y cualquier prueba que necesite para probar su caso. Para asegurarse que los testigos vayan al juicio, llene el formulario SC-107, y el secretario emitirá una orden de comparecencia ordenándoles que se presenten.
- **Demandar a la persona que lo demandó.** Presente el formulario SC-120, *Reclamo del demandado*. Hay fechas límite estrictas que debe seguir.
- **Aceptar el reclamo del Demandante y pagar el dinero.** O, si no puede pagar en ese momento, vaya al juicio y diga que quiere hacer los pagos.
- **No ir al juicio y aceptar el fallo por falta de comparecencia.** Si no llega a un acuerdo con el Demandante y no va al juicio (fallo por falta de comparecencia), el juez le puede otorgar al Demandante lo que está reclamando más los costos de la corte. En ese caso, el Demandante legalmente puede tomar su dinero, su sueldo o sus bienes para cobrar el fallo.

¿Qué hago si necesito más tiempo? Puede cambiar la fecha del juicio si:

- No puede ir a la corte en la fecha programada (tendrá que pagar una cuota para aplazar el juicio), o
- No le entregaron los documentos legalmente (no recibió la orden para ir a la corte) por lo menos 15 días antes del juicio (ó 20 días si vive fuera del condado), o
- Necesita más tiempo para conseguir intérprete. (Se permite un solo aplazamiento sin tener que pagar cuota para aplazar el juicio).

Pregúntele al secretario de reclamos menores sobre las reglas y las cuotas para aplazar un juicio. O llene el formulario SC-150 (o escriba una carta) y envíelo antes del plazo a la corte y a todas las otras personas que figuran en sus papeles de la corte. Adjunte un cheque para pagar los costos de la corte, a menos que le hayan dado una exención.



¿Necesita ayuda? El Asesor de Reclamos Menores de su condado le puede ayudar sin cargo.

Small-Claims Advisor
(408) 992-2100, (Options 2, 3)

O vea Información por condado en www.courts.ca.gov/reclamosmenores/asesores.

* Excepciones: Existen diferentes límites en un reclamo contra un garante. (Vea el Código de Procedimiento Civil, sección 116.220 (c).)

Superior Court of California
County of Santa Clara
Downtown Courthouse
191 North First Street
San José, California 95113

ATTACHMENT SC-8006

NOTICE TO SMALL CLAIMS LITIGANTS

The Superior Court of California, County of Santa Clara – Small Claims Division encourages alternative dispute resolution (mediation) to resolve cases where the parties agree to participate voluntarily.

WHAT IS MEDIATION?

Mediation is a voluntary process for resolving disputes with the help of a neutral third party, called a mediator. Mediation allows you and the other party to reach a mutually acceptable settlement of the cases instead of having to appear in court to have a judge impose a decision on you. **Mediation proceedings are confidential and conducted in private.** The mediator will not provide legal advice, evaluate your case, or make any decision or judgment for you. However, the mediator will help you and the other party focus on reaching an agreement that is acceptable to all parties involved in the dispute. The mediator will draft a written agreement.

WHEN CAN I GO TO MEDIATION?

You may participate in mediation before your court appearance date regardless of where the case was filed. If you choose mediation, you are encouraged to contact the following agencies as soon as possible to schedule the mediation or to ask any questions that you may have:

SMALL CLAIMS DISPUTES

SANTA CLARA COUNTY DISPUTE RESOLUTION PROGRAM SERVICES
at (408) 792-2327 or email opencase@ohr.sccgov.org or visit www.sccdrps.org

HOUSING & NEIGHBORHOOD DISPUTES

SANTA CLARA COUNTY DISPUTE RESOLUTION PROGRAM SERVICES
Community Disputes at (408) 792-2327 or email opencase@ohr.sccgov.org
or visit www.sccdrps.org

OR

PROJECT SENTINEL

Gilroy, Palo Alto, Mountain View, and Sunnyvale at (408) 720-9888

The staff at the offices listed above will discuss the mediation process with you. They can provide a wide variety of conflict resolution services.

HOW DOES MEDIATION WORK?

Both the plaintiff and the defendant must agree to participate in the process. A mediator from the program will meet with you and the other party in your case. You may wish to call the dispute resolution program office ahead of time to try to resolve your Small Claims case before the hearing date.

If your case is resolved through mediation, you and the other party will sign a document that outlines what you both have agreed to do. If you are not able to resolve your case through mediation, you will go to court and a judicial officer will hear your case. Mediation will not delay your opportunity for a court hearing. The Court, of course, hopes that the mediation will resolve the dispute and eliminate the need for court action.

Superior Court of California
County of Santa Clara

ATTACHMENT SC-8006

WHAT ARE THE BENEFITS OF MEDIATION?

One of the advantages of mediation, compared with a trial, is that it allows the parties more time to present their issues and it allows options and resolutions to be discussed candidly and privately. As a result, the parties to a dispute can be in more control of the resolution than when a judge is involved. **Mediation proceedings are confidential and conducted in private.** Mediations can be conveniently scheduled at any time during the day, some early evenings, and on limited weekends.

For more information on how mediation can help your case, please go to;

- http://www.scscourt.org/self_help/self_help_videos.shtml

OR

- Go to www.scscourt.org
- Click on "Self-Help" near the top of the page,
- Click on "Small Claims", then
- Click on "Self-Help Videos" link in the top, middle section of the page